

<b>Notice of References Cited</b>		Application/Control No. 09/734,694	Applicant(s)/Patent Under Reexamination GANESAN, RAYI	
		Examiner Ella Colbert	Art Unit 3694	Page 1 of 2

#### U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-6,304,860	10-2001	Martin et al.	705/43
*	B	US-5,870,456	02-1999	Rogers, Catherine R.	379/91.01
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

#### FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N	EP 0745947 A2	04-1996	EPO	Bednar et al.	G06F 17/60
	O					
	P					
	Q					
	R					
	S					
	T					

#### NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Bielski, Lauren; "EBPP: a flat-lining market shows a pulse. (When Chckfree signed a deal with Bank of America to assume the bank's electronic billpay service this spring, some of the torpor surrounding the electronic bill payment market lifted) (Brief Article)"; ABA Banking Journal, v92, n9; September 2000; Pages 1-7.
	V	Johnson, H.G.; "Understanding electronic banking"; Price Waterhouse Review, vol. 27, no. 1; 1983; Page 1.
	W	Business Wire; "TriSense Offers Bank-Controlled Electronic Bill Presentment Solution"; March 25, 1998; Pages 1 and 2.
	X	PR Newswire; "CheckFree Names Ravi Ganesan Vice Chairman"; June 20, 2000; Pages 1 and 2.

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

<b>Notice of References Cited</b>		Application/Control No. 09/734,694	Applicant(s)/Patent Under Reexamination GANESAN, RAYI	
		Examiner Ella Colbert	Art Unit 3694	Page 2 of 2

#### U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

#### FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

#### NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Koprowski, Gene; "The money changers: digital cash innovators talk banks, bits, bytes, and bucks. (interviews with Intuit CEO Scott Cook, Dicash CEO David Chaum, Sholom Rosen, vp, Citibank, Federal Reserve Board Gov Larry Lindsey, Rep Mike Castle and U.S. Treasury Dept comptroller Eugene Ludwig)"; Forbes; 08/26/96; Pages 1-7.
	V	Corporate EFT Report; "Online Banking To Offer Retail, Wholesale Options: Payment Processors, Vans Discuss Connection; March 4, 1998; Repo Vol. 18, Issue 4; Pages 1-3.
	W	Bank Technology News; "New Directions: March 1998; Pages 1-11.
	X	American Banker; Barbara K. Williamson; "Transfer Systems, Cash Management To Undergo Changes: Regulatory and Fed Changes Revolutionize Systems; November 19, 1982; Pages 1-4.

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.